

<i>SERFF Tracking Number:</i>	<i>GRAX-G126907014</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Annuity Investors Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47326</i>
<i>Company Tracking Number:</i>	<i>R6032610NW</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Annuity Individual Combined</i>		
<i>Project Name/Number:</i>	<i>Annuity Individual Combined/R6032610NW</i>		

Filing at a Glance

Company: Annuity Investors Life Insurance Company

Product Name: Annuity Individual Combined	SERFF Tr Num: GRAX-G126907014	State: Arkansas
TOI: A02I Individual Annuities- Deferred Non-Variable	SERFF Status: Closed-Approved-Closed	State Tr Num: 47326
Sub-TOI: A02I.002 Flexible Premium	Co Tr Num: R6032610NW	State Status: Approved-Closed
Filing Type: Form	Author: SPI	Reviewer(s): Linda Bird
	GreatAmericanFinancialRes	Disposition Date: 11/19/2010
	Date Submitted: 11/16/2010	Disposition Status: Approved-Closed
Implementation Date Requested:		Implementation Date:

State Filing Description:

General Information

Project Name: Annuity Individual Combined	Status of Filing in Domicile: Pending
Project Number: R6032610NW	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type:
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 11/19/2010	Explanation for Other Group Market Type:
	State Status Changed: 11/19/2010
Deemer Date:	Created By: SPI GreatAmericanFinancialRes
Submitted By: SPI GreatAmericanFinancialRes	Corresponding Filing Tracking Number:
Filing Description:	

Enclosed for your review and approval, please find the form referenced above. This form is a new form and does not replace any existing form, nor has it been previously submitted to your Department for preliminary review. This submission does not contain any provisions, conditions, or concepts that are uncommon, unusual or possibly controversial from the standpoint of normal company or industry standards. This form was filed in Ohio, our state of domicile, on 11/9/10.

SERFF Tracking Number: GRAX-G126907014 State: Arkansas
Filing Company: Annuity Investors Life Insurance Company State Tracking Number: 47326
Company Tracking Number: R6032610NW
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium
Variable
Product Name: Annuity Individual Combined
Project Name/Number: Annuity Individual Combined/R6032610NW

Rider form number R6032610NW is intended for use with all previously approved individual deferred fixed & variable annuity contracts and any individual deferred fixed and variable annuity contracts that we may develop in the future.

This rider is automatically added to all newly issued contracts and there is no cost to the owner for this benefit. If an owner chooses to activate this rider, the Early Withdrawal Charges and/or Market Value Adjustments that would otherwise apply for any withdrawal, surrender or annuitization under the contract will be waived subject to the criteria listed in the rider. This rider automatically terminates when the owner transfers or assigns his/her interest in the contract, the Early Withdrawal Charges expire, the contract is surrendered or annuitized, or a death benefit becomes payable unless a spouse becomes the successor owner.

Company and Contact

Filing Contact Information

Juli Fleming, Senior Compliance Analyst jffleming@gafri.com
P. O. Box 5420 513-412-0018 [Phone] 10018 [Ext]
Cincinnati, OH 45201-5420 513-412-1470 [FAX]

Filing Company Information

Annuity Investors Life Insurance Company CoCode: 93661 State of Domicile: Ohio
P.O. Box 5423 Group Code: 84 Company Type:
Cincinnati, OH 45201-5423 Group Name: Great American State ID Number:
Financial Resources, Inc.
(800) 854-3649 ext. [Phone] FEIN Number: 31-1021738

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Annuity Investors Life Insurance Company	\$50.00	11/16/2010	41954889

SERFF Tracking Number:	GRAX-G126907014	State:	Arkansas
Filing Company:	Annuity Investors Life Insurance Company	State Tracking Number:	47326
Company Tracking Number:	R6032610NW		
TOI:	A02I Individual Annuities- Deferred Non-Variable	Sub-TOI:	A02I.002 Flexible Premium
Product Name:	Annuity Individual Combined		
Project Name/Number:	Annuity Individual Combined/R6032610NW		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	11/19/2010	11/19/2010

<i>SERFF Tracking Number:</i>	<i>GRAX-G126907014</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Annuity Investors Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47326</i>
<i>Company Tracking Number:</i>	<i>R6032610NW</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Annuity Individual Combined</i>		
<i>Project Name/Number:</i>	<i>Annuity Individual Combined/R6032610NW</i>		

Disposition

Disposition Date: 11/19/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>GRAX-G126907014</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Annuity Investors Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47326</i>
<i>Company Tracking Number:</i>	<i>R6032610NW</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Annuity Individual Combined</i>		
<i>Project Name/Number:</i>	<i>Annuity Individual Combined/R6032610NW</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	AR - NAIC TRANSMITTAL DOCUMENT, AR - NAIC FORM FILING ATTACHMENT		Yes
Supporting Document	Cover Letter		Yes
Form	Terminal Illness Waiver Rider		Yes

SERFF Tracking Number: GRAX-G126907014 State: Arkansas

Filing Company: Annuity Investors Life Insurance Company State Tracking Number: 47326

Company Tracking Number: R6032610NW

TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium
Variable

Product Name: Annuity Individual Combined

Project Name/Number: Annuity Individual Combined/R6032610NW

Form Schedule

Lead Form Number: R6032610NW

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	R6032610 NW	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Terminal Illness Waiver Rider	Initial		50.000	R6032610NW .PDF



Home Office: Cincinnati, Ohio
Fixed Administrative Office: P.O. Box 5420, Cincinnati, Ohio 45201-5420
Variable Administrative Office: P.O. Box 5423, Cincinnati, Ohio 45201-5423

TERMINAL ILLNESS WAIVER RIDER

The annuity contract is changed by this Terminal Illness Waiver Rider (this "Rider") to add the following new provisions:

Terminal Illness Waiver

Upon your Written Request, we will waive the Early Withdrawal Charges and Market Value Adjustments, if any, that may otherwise apply under the Contract to a withdrawal, surrender, or annuitization if at the time of such withdrawal, surrender, or annuitization all of the following conditions are met:

- 1) an Insured has been diagnosed with a terminal illness by a Physician;
- 2) as a result of the terminal illness, such Insured has a life expectancy of less than twelve (12) months from the date of diagnosis; and
- 3) such illness is first diagnosed at least one (1) year after the Contract Effective Date.

You must provide us with proof of a diagnosis that meets these conditions. The diagnosis and proof must be satisfactory to us. We reserve the right to have a Physician of our choosing examine you, if needed, to confirm the diagnosis. Your Written Request and satisfactory diagnosis and proof must be provided to us before the date of the withdrawal, surrender, or annuitization. This waiver, when available, is in lieu of, and not in addition to, the free withdrawal allowance under the Contract. The Guaranteed Minimum Surrender Value, if any, will be calculated as if the Early Withdrawal Charges were not waived.

Definitions

Capitalized terms not defined in this Rider have the same meaning as such terms are defined in the Contract. The following additional definitions apply to this Rider.

Insured: An individual whose diagnosis is used to qualify for benefits under this Rider. Each Owner or joint owner of the annuity contract on the date that this Rider is issued who is a natural person is an Insured. If on the date that this Rider is issued you or a joint owner is a non-natural person, then each Annuitant on such date who is a natural person is an Insured. For this purpose, an individual acting as a trustee or plan sponsor is not treated as a natural person. No person other than a successor owner may become an Insured after the date that this Rider is issued. If the spouse of the person who is the Insured on the date that this Rider is issued becomes the successor owner of the Contract, then that spouse will become the Insured.

Early Withdrawal Charge: An early withdrawal charge, surrender charge, contingent deferred sales charge, or premature use charge that may apply to a withdrawal, surrender, or annuitization under the Contract. It does not include a proportional reduction in values or benefits. It does not include a Market Value Adjustment.

Market Value Adjustment: An adjustment to Contract values that may apply upon a withdrawal, surrender, or annuitization that is based on a comparison between interest rates at the beginning of a term and interest rates at the time of the withdrawal, surrender, or annuitization.

Physician: A United States licensed medical doctor (M.D.) or a United States licensed doctor of osteopathy (D.O.) practicing within the scope of his or her license. The term "Physician" does not include an Owner or joint owner, an Insured, a Family Member of an Owner, joint owner, or Insured, or an employee, officer, director, owner, partner, member, or agent of a non-natural person Owner or joint owner.

Family Member: A spouse, parent, grandparent, child, grandchild, sibling, aunt, uncle, first cousin, niece, or nephew, or any such relative by marriage or adoption, including in-laws and step-relatives.

Termination

This Rider will terminate and shall have no value when one of the following occurs:

- 1) you transfer or assign an interest in the Contract, unless to an Insured;
- 2) when no further Early Withdrawal Charges or Market Value Adjustments can ever apply under the Contract;
- 3) you surrender or annuitize the Contract; or
- 4) a death that would give rise to a death benefit under the Contract, unless a spouse who is an Insured becomes the successor owner of the Contract.

This Rider is a part of your Contract. It is not a separate contract. It changes your Contract only as and to the extent stated. In the case of conflict with other terms of the Contract, the terms of this Rider shall control.

Signed for us at our office as of the date of issue.



**MARK F. MUETHING
SECRETARY**



**CHARLES R. SCHEPER
PRESIDENT**

<i>SERFF Tracking Number:</i>	<i>GRAX-G126907014</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Annuity Investors Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47326</i>
<i>Company Tracking Number:</i>	<i>R6032610NW</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Annuity Individual Combined</i>		
<i>Project Name/Number:</i>	<i>Annuity Individual Combined/R6032610NW</i>		

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: AR - READABILITY CERTIFICATION.PDF		
Satisfied - Item: AR - NAIC TRANSMITTAL DOCUMENT, AR - NAIC FORM FILING ATTACHMENT Comments: Attachments: AR - NAIC TRANSMITTAL DOCUMENT.PDF AR - NAIC FORM FILING ATTACHMENT.PDF		
Satisfied - Item: Cover Letter Comments: Attachment: Cover Letter.PDF		

STATE OF ARKANSAS
READABILITY CERTIFICATION

COMPANY NAME: Annuity Investors Life Insurance Company

This is to certify that the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Form Number	Score
R6032610NW	50

Signed: 


Name: John P. Gruber
Title: Senior Vice President

Date: 11/16/10

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	Arkansas					
2.	Department Use Only						
	State Tracking ID						
3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	Annuity Investors Life Insurance Company P.O. Box 5423 Cincinnati OH 45201-5423	OH		084	93661	31-1021738	
4.	Contact Name & Address	Telephone #	Fax #	E-mail Address			
	Juli K. Fleming P. O. Box 5420 Cincinnati OH 45201-5420	800-854-3649 Ext. 10018	513-412-1470	jffleming@gafri.com			
5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____					
6.	Company Tracking Number	R6032610NW					
7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission Previous file # _____						
8.	Market	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise <div style="display: flex; justify-content: space-between;"> <div style="width: 40%;"> Group </div> <div style="width: 55%;"> <input type="checkbox"/> Small <input type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____ </div> </div>					
9.	Type of Insurance	A02I Individual Annuities- Deferred Non-Variable					
10.	Product Coding Matrix Filing Code	A02I.002 Flexible Premium					
11.	Submitted Documents	<input checked="" type="checkbox"/> <u>FORMS</u> <div style="display: flex; justify-content: space-between;"> <div style="width: 30%;"> <input type="checkbox"/> Policy <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Schedule of Benefits </div> <div style="width: 30%;"> <input type="checkbox"/> Outline of Coverage <input checked="" type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Other: _____ </div> <div style="width: 30%;"> <input type="checkbox"/> Certificate <input type="checkbox"/> Advertising </div> </div> <input type="checkbox"/> <u>RATES</u> <input type="checkbox"/> New Rate <input type="checkbox"/> Revised Rate					
		<input type="checkbox"/> <u>FILING OTHER THAN FORM OR RATE:</u> Please explain: _____					
		<u>SUPPORTING DOCUMENTATION</u> <div style="display: flex; justify-content: space-between;"> <div style="width: 50%;"> <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other: _____ </div> <div style="width: 45%;"> <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Trust Agreement <input type="checkbox"/> Certifications </div> </div>					

12.	Filing Submission Date	11/16/10
13.	Filing Fee (If required)	Amount _____ Check Date _____ Retaliatory <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Check Number _____
14.	Date of Domiciliary Approval	pending
15.	Filing Description:	
	<p>Enclosed for your review and approval, please find the form referenced above. This form is a new form and does not replace any existing form, nor has it been previously submitted to your Department for preliminary review. This submission does not contain any provisions, conditions, or concepts that are uncommon, unusual or possibly controversial from the standpoint of normal company or industry standards. This form was filed in Ohio, our state of domicile, on 11/9/10.</p> <p>Rider form number R6032610NW is intended for use with all previously approved individual deferred fixed & variable annuity contracts and any individual deferred fixed and variable annuity contracts that we may develop in the future.</p> <p>This rider is automatically added to all newly issued contracts and there is no cost to the owner for this benefit. If an owner chooses to activate this rider, the Early Withdrawal Charges and/or Market Value Adjustments that would otherwise apply for any withdrawal, surrender or annuitization under the contract will be waived subject to the criteria listed in the rider. This rider automatically terminates when the owner transfers or assigns his/her interest in the contract, the Early Withdrawal Charges expire, the contract is surrendered or annuitized, or a death benefit becomes payable unless a spouse becomes the successor owner.</p>	

16.	Certification (If required)	
<p>I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>Arkansas</u>.</p> <p>Print Name <u>Juli K. Fleming</u> Title <u>Senior Compliance Analyst</u></p> <p>Signature <u></u> Date <u>11/16/10</u></p>		

17.	Form Filing Attachment	
This filing transmittal is part of company tracking number		R6032610NW
This filing corresponds to rate filing company tracking number		

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01	Terminal Illness Waiver Rider	R6032610NW	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
11			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

Annuity Investors[®]
LIFE INSURANCE COMPANY
Mailing Address: P.O. Box 5423, Cincinnati, OH 45201-5423

November 16, 2010

NAIC No. 084-93661
FEIN No. 31-1021738

Insurance Commissioner Jay Bradford
Compliance - Life and Health
Arkansas Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

RE: Request For Approval - Annuity Investors Life Insurance Company
R6032610NW Terminal Illness Waiver Rider

Dear Insurance Commissioner Bradford:

Enclosed for your review and approval, please find the form referenced above. This form is a new form and does not replace any existing form, nor has it been previously submitted to your Department for preliminary review. This submission does not contain any provisions, conditions, or concepts that are uncommon, unusual or possibly controversial from the standpoint of normal company or industry standards. This form was filed in Ohio, our state of domicile, on November 9, 2010.

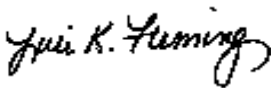
Rider form number R6032610NW is intended for use with all previously approved individual deferred fixed & variable annuity contracts and any individual deferred fixed and variable annuity contracts that we may develop in the future.

This rider is automatically added to all newly issued contracts and there is no cost to the owner for this benefit. If an owner chooses to activate this rider, the Early Withdrawal Charges and/or Market Value Adjustments that would otherwise apply for any withdrawal, surrender or annuitization under the contract will be waived subject to the criteria listed in the rider. This rider automatically terminates when the owner transfers or assigns his/her interest in the contract, the Early Withdrawal Charges expire, the contract is surrendered or annuitized, or a death benefit becomes payable unless a spouse becomes the successor owner.

With this information, I look forward to receiving a favorable response to this filing.

If you have any questions or require additional information regarding this submission, please feel free to contact me at either of the phone numbers indicated below or via e-mail at jfleming@gafri.com.

Sincerely,



Juli K. Fleming
Senior Compliance Analyst

JULI K. FLEMING , SENIOR COMPLIANCE ANALYST
(800) 854-3649 (TOLL FREE - EXT. 10018)
(513) 412-0018 (DIRECT DIAL) * (513) 412-1470 FAX